

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Ocean County**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
American Ins Co (Allianz Group) (2)	\$851-\$1,136	N/A	N/A
AAA Mid-Atlantic Ins Co of NJ	\$591-\$679	\$172	\$187
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$540-\$634	\$99-\$113	\$140-\$164
American European Ins Co (Rutgers Group) (5)	\$484	N/A	\$354
American Fire & Casualty Co (Ohio Casualty Group)	\$667-\$715	N/A	\$321
American Home Assur Co (American International Group) (2)	\$672-\$1,170	\$181	\$217
American International Ins Co of NJ (American International Group) (3)	\$796	\$193	\$255
Amica Mutual Ins Co (1)	\$819-\$1,030	\$129-\$164	\$204-\$258
Armed Forces Ins Exchange (3)	\$483	N/A	\$143
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$734	\$171	\$215
Balboa Ins Co	\$664-\$987	\$114	\$173
Bay State Ins Co (Andover Group)	\$638	\$150	\$212
Camden Fire Ins Assoc (OneBeacon Group)	\$365-\$477	\$125-\$150	\$150-\$181
Castlepoint Ins Co (Tower Group)	\$630-\$791	\$181-\$208	\$258-\$291
Centennial Ins Co (Atlantic Mutual Group) (4)	\$809	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$164	\$207
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,638	\$613	\$527
Citizens Ins Co of Amer (Hanover Insurance Group)	\$664-\$803	N/A	\$151
Cumberland Mutual Fire Ins Co	\$521-\$655	\$159	\$205
Electric Ins Co (3)	\$674-\$2,273	\$93	\$86
Empire Fire & Marine Ins Co	\$579-\$735	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$472-\$579	\$169-\$210	\$186-\$230
Encompass P&C Ins Co of NJ (Encompass Group)	\$583-\$1,156	\$147-\$385	\$169-\$420
Excelsior Ins Co	\$441	\$156	\$212
Farm Family Casualty Ins Co (3)	\$620	\$100	\$137
Farmers Ins Co of Flemington	\$697	\$205	\$260
Farmers Mutual Fire Ins Co of Salem Cty	\$896-\$1,084	\$148-\$171	\$282-\$335
Federal Ins Co (Chubb Group)	\$1,130	\$143	\$183
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$525-\$543	\$126	\$165
Fidelity National Prop and Cas Ins	\$349	\$117	\$141
Fireman's Fund Indemnity Corp (Allianz Group)	\$1,007	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,136	\$124-\$158	\$211-\$231
First American Property & Casualty Ins Co	N/A	\$232	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$637	\$135	\$174
Fitchburg Mutual Ins Co	\$677	\$106	\$227
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868-\$991	N/A	N/A
Founders Ins Co	\$528-\$619	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$465-\$676	\$100-\$153	\$183-\$210
Great Northern Ins Co (Chubb Group) (2)	\$1,635	\$570	\$492

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$1,018-\$1,238	\$137	\$179
Harleysville Ins Co of NJ	\$531-\$671	\$165-\$190	\$214-\$247
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$789	\$114	\$160
High Point Preferred Ins Co	\$622-\$743	\$133-\$145	\$143-\$153
Homesite Ins Co	\$796	\$193	\$255
IDS Property Casualty Ins Co	\$973	\$129	\$214
Liberty Mutual Fire Ins Co	\$480-\$1,747	\$129	\$173
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$818-\$992	\$127	\$165
Mercer Ins Co of NJ Inc	\$588-\$791	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$645	\$255	\$232
Merchants Preferred Ins Co (Merchants Group)	\$484	N/A	\$354
Merrimack Mut Fire Ins Co (Andover Group)	\$717-\$997	\$157	\$218
Metropolitan Group Property & Casualty Ins Co	\$1,111	\$135	\$203
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$552-\$761	\$63-\$77	\$113-\$142
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$649-\$901	\$72-\$88	\$131-\$166
Ohio Casualty Ins Co (Ohio Casualty Group)	\$981-\$1,054	\$162	\$241
Pacific Indemnity Co (Chubb Group)	\$1,130	\$143	\$183
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$365-\$477	\$125-\$150	\$150-\$181
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$544	\$133	\$162
Preserver Ins Co (Tower Group) (5)	\$468	\$151	\$127
Proformance Ins Co	\$717	N/A	\$191
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$777	\$96	\$159
Providence Mutual Fire Ins Co	\$404-\$675	\$166	\$172
Public Service Mutual Ins Co	\$454	\$118	\$114
Quincy Mutual Fire Ins Co	\$508-\$628	\$133	\$170
Rutgers Cas Ins Co (Rutgers Group)	\$395-\$519	\$124-\$160	\$92-\$117
Selective Ins Co of Amer (Selective Group)	\$684	\$149	\$193
Selective Way Ins Co (Selective Group)	\$577	N/A	\$193
State Farm Fire and Casualty Co	\$947	\$116	\$220
Tokio Marine & Nichido Fire Ins Co Ltd	\$803	\$149	\$257
Tower Ins Co of NY (Tower Group)	\$630	N/A	\$259
Tower National Ins Co (Tower Group)	\$630-\$791	\$181-\$208	\$258-\$291
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$588-\$742	\$131-\$142	\$131-\$149
United Services Auto Association (USAA Group) (1) (3)	\$478-\$540	N/A	\$127-\$143
USAA Casualty Ins Co (USAA Group) (1) (3)	\$483-\$509	N/A	\$127-\$143
Vigilant Ins Co (Chubb Group) (2)	\$1,435	\$613	\$527
West American Ins Co (Ohio Casualty Group)	\$801-\$858	N/A	\$295

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